UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No.	15-1882

BUTCH JOHNSON,

Plaintiff - Appellant,

v.

PALMETTO CITIZENS FEDERAL CREDIT UNION,

Defendant - Appellee.

Appeal from the United States District Court for the District of South Carolina, at Columbia. Terry L. Wooten, Chief District Judge. (3:14-cv-01568-TLW)

Submitted: November 19, 2015 Decided: November 23, 2015

Before NIEMEYER, KING, and HARRIS, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Butch Johnson, Appellant Pro Se.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Butch Johnson appeals the district court's order adopting the magistrate judge's recommendation to dismiss, after a 28 U.S.C. § 1915 (2012) review, Johnson's claims alleging breach of contract and unfair trade practices by Palmetto Citizens Federal Credit Union. We affirm.

The timely filing of specific objections to a magistrate judge's recommendation is necessary to preserve appellate review of the substance of that recommendation when the parties have been warned of the consequences of noncompliance. Wright v. Collins, 766 F.2d 841, 845-46 (4th Cir. 1985); see also Thomas v. Arn, 474 U.S. 140 (1985). Moreover, we limit our review to the issues raised in the appellant's informal brief. See 4th Cir. R. 34(b). Johnson waived appellate review of the district court's dispositive holdings by failing to file specific objections to the magistrate judge's recommendation after receiving proper notice, and by failing to challenge the district court's dispositive holdings in his informal brief.

Accordingly, we affirm the district court's judgment. We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

AFFIRMED